

public or pay-type telephones are often now equipped with magnetic card readers, which allow users to pay for telephone usage through a credit, debit, or other card-accessing financial account."

On page 7, line 12 of the specification, immediately preceding "gas pumps", please delete the following (which was inserted in a Second Preliminary Amendment filed on July 1, 1997): "pay-type telephones or".

In The Claims

Please cancel claims 1-20, without prejudice or disclaimer to the subject matter contained therein.

Please add the following new claims.

21. (Newly added) A remote access device for accessing a financial transaction machine comprising:

a single user-depressable button;

a memory configured to store user identification data, including track 1 and track 2 data;

a low-power transmitter; and

a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data, the controller being configured to control the transmitter to transmit a plurality of synchronization bits, track one and track two data, and a function code that identifies a transmitted function.